GEB News

GEB Forum 2016



In this issue...

INSPIRATIONAL SPEAKERS

A fascinating journey into the brain with Etienne van der Walt Towards Lifeworking with Jamie Anderson Learn about mindfulness with Rasmus Hougaard

HIGHLIGHTS FROM THE BREAK-OUT SESSIONS

Best practice from top employers The future of employee benefits

IN A SNAPSHOT

The Forum by numbers GEB Forum Social Story In the press

Season's Greetings

A fascinating journey into the brain with Etienne van der Walt



Co-Founder, CEO and Head of Science at Neurozone, Dr Etienne van der Walt's work helps bridge neuroscience breakthroughs with high performance leadership for individuals and organisations.

During day 2 of the GEB Forum, Etienne invited us to a fascinating journey into the brain. Understanding how the brain really works can help us perform at our best as individuals and as organisations.

He also set out to demonstrate that Empathy is essential to our brain performance and to organisations ability to succeed and innovate.

What do empathy, compassion and altruism have to do with success? And how can we upgrade our individual and collective brain? Find below highlights from his illuminating speech.

How our brain works?

Few facts about our brain:

It weighs about 1.4 kg and contains 100 billion electrically active brain cells and a trillion supporting cells. Its surface (the cortex) would be about the size of a baby blanket if we could spread it outside of the skull.

The cortex is essential to drive everything we do



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(from speaking to decision-making and planning) into our body and actions.

Different areas of the cortex (lobes) are associated with different functions (see below). But the idea that the right side is more creative and the left side is more analytical is today largely refuted by science.

The cortex:

- We see with the back of our brain, which makes sense of information received from the eyes.
- The left side contains language skills and the right side visual perceptions and attention skills.
- The pre-frontal cortex is involved in problemsolving.

Can we upgrade our brain?

Yes, it can be physically done.

The brain is highly neuroplastic: it can grow, strengthen brain cells and connections and develop new ones. Several ways help us enhance capabilities of learning and innovation.

Inspirational speakers

GEB joins European Commission effort to promote health & wellbeing at work



The first Etienne mentioned is physical exercise but in the form of **interval training** (series of high intense training for very short periods of time, from 3 to 10 minutes).

Other renown techniques include ensuring good sleep and Mindfulness, as practiced in day 1 with <u>Rasmus Hougaard</u> and his team.

Finally bonding and belonging are important to ensure our wellbeing and reduce chronic stress.

Who is in control?

Our brain makes a huge amount of calculations per second: but less than 1% of those calculations are conscious. We are vastly unconscious beings.

This means you solve your more complex problems mostly in the unconscious, when you sleep. In particular the latter part of the night is when the unconscious brain makes complex decisions. This is where empathy resides, playing a crucial role in guiding our decisions and actions.

Emotional wellbeing and Lessons for organisations:

So we know that the unconscious drives what we do, and that to ensure our survival it drives us away from threats and maximise rewards.

What is interesting is that it moves us away from threats 4 to 6 times as often as it maximises reward.

This means that, if we perceive a threat, we are ready to forsake the reward and to renounce the opportunities for innovation.

If employees feel **unsafe**, perceive negative feedback or tensions in a team, they will need about **4 to 6 times more positive messages** to get the situation back to normal.

Our brain works as a social construct within a social group. It is not only responsible for vital life functions (via the brainstem, which is dedicated to



ensure our physiological wellbeing).

The "emotional brain" (which resides in the limbic system) navigates us in a goal-directed fashion and ensures our emotional wellbeing. Its components should be well nourished to avoid a stress response. Organisations can do so by promoting **sense of belonging, of identity, and of meaningful contribution** to the group.

On this foundation, individuals and teams can perform better. Empathy and compassion act as glue for the collective brain. When collective creativity works at its best, individual performance and innovation ability is enhanced.

Soft skills can have very hard outcomes. Research performed by Neurozone demonstrates strong correlation between empathy and compassion on one side and resilience, self-leadership, learning and innovation capacity on the other.

More information on Neurozone:

http://www.neurozone.com/

https://www.uct.ac.za/mondaypaper/?id=9842

Inspirational speakers

Towards Lifeworking with Jamie Anderson





Prof. Jamie Anderson, business strategist and educator renowned for his work on leadership and strategic innovation, intervened as keynote speaker at the GEB Forum 2016. Prof. Anderson has been invited to present for the first time to an audience of HR and benefits experts his new provocative research on lifework.

What were his suggestions for employees' personal and professional development? Below an extract from an interview he released at the event.

What are the major transformations in the way we work?

I would highlight two major changes. The first one is the impact of new technologies, which allow people to find **new ways to interact** with their organisations and to collaborate with colleagues.

The second one is the change in how people are thinking about **success**. When I started as business educator in the early '2000s, success was pretty much determined by salary, status and responsibilities. In particular after the financial crisis, more and more people question what success means at both organisational and individual level.

How can organisations cope with these new trends?

For HR and benefits managers may not be enough anymore to put policies and procedures in place. They need to think strategically about the way they are advising people in their careers and also addressing work-life balance needs.

What is lifework about?

I will share with you my personal career story. In

Inspirational speakers

A fascinating journey into the brain with Etienne van der Walt Towards Lifeworking with Jamie Anderson Learn about mindfulness with Rasmus Hougaard

Towards Lifeworking with Jamie Anderson



my late '30s I was in a position of success and prestige. But I was not happy, and I did not get the support I needed, not just for my success but also for the wider spectrum of needs and desires I had in my life. In the end I chose to become selfemployed and entrepreneur. I chose this path not to get more money or more status, but just to seek for happiness and to be fulfilled in other areas which could be related to family, sport or any other passion.

I would like to encourage people in the room to reflect on their role in helping people not just increase their productivity level but also achieve success in their lives overall.

So organisations should look at their employees' happiness as a way to retain them and enhance their performance?

Absolutely yes, we need to think more creatively about the way we engage employees.

The **industrial age culture** (we need to be productive every day, exactly from 9.00 to 5.00) is not realistic anymore, nor appropriate to compete in increasingly complex economies.

This approach is also detrimental to an organisation capacity to compete for talents. Many high potential professionals choose start-up environments and would never go into big organisations exactly not to deal with inflexible and not smart policies.

In my work advising many leading organisations, I can still sense resistance to flexible arrangements. Older generations tend to be more distrusting in allowing people to work the way they want.

What are the risk for an organisation of making their employees unhappy or cynical?

It is very dangerous for an organisation not to think about the risk of making employees unhappy (and keeping them in their payroll). Disengaged people tend to lack energy and focus, they are not enough purposeful and entrepreneurial, they are not particularly willing to collaborate and they have no interest in driving the business forward (they just keep doing the same every day).

Needless to say, this attitude reduces productivity, innovation and creativity of an organisation.

How leadership can contribute to fostering creativity?

Hierarchy gets in the way of collaboration and innovation. A new not hierarchical approach to leadership is needed in our modern business world to face complexity and rapid changes.

So leaders should get rid of their ego, stop thinking they are better than others, and understand they need to get things done with and through other people. And they will not get it done with command and control, but with what I call active orchestration. They will drive focus and directions ahead, and they will manage social dynamics to favour collaboration. They will need to roll up their sleeves and get involved, to understand and get into complex situations much more actively, asking people to bring them all the information they need.

A final message to HR professionals?

Sharing my personal story I hope to connect to each of you as a person too. It is not only about your key role in enabling other people success, but also about sharing common reflections and concerns about our own personal and professional fulfilment. How these two can go together and support each other.

Inspirational speakers





Mindfulness is an ancient technique to train the mind to be focused and relaxed. It's now taking centre stage in the public discourse, with sport champions and business leaders advocating its powerful benefits.

How we can effectively bring mindfulness into the office space?

We discuss it with **Rasmus Hougaard**, Founder and Director of The Potential Project, leading global provider of organisational programmes based on mindfulness.

Rasmus will be a keynote speaker at the upcoming <u>GEB Forum</u>, and he offers now a preview of the insight he will share with all attendees to our major event in November.

Why are organisations investing in mindfulness?

In today's labour market, our working lives tend to be constantly on. People feel under pressure juggling every day among tons of distractions (emails, messages, calls...). As a results, our ability to pay attention is declining.

46.9% of the time (almost half of our time) the average worker is not paying attention. This lost time is a concern for employers.

Inspirational speakers

A fascinating journey into the brain with Etienne van der Walt Towards Lifeworking with Jamie Anderson Learn about mindfulness with Rasmus Hougaard

Learn about mindfulness with Rasmus Hougaard



What are the main needs of your clients?

We have been working with the vast majority of Fortune 500 companies around the world. Their main need is to enhance effectiveness and performance.

Applying mindfulness in a business context can help them by impacting employees' ability to channel attention in a more focused and purposeful manner.

> A mindful organisation is an organisation where individuals and teams do the right things, not just things

Research is finding that people engaging in mindfulness practices at work are getting more focused and acquire stronger **collaboration** skills and ability to **prioritise**, higher productivity, better work-life **balance**, and declining stress.

Can you explain how to apply mindfulness at work step-by-step?

Our typical training involves three main stages.

- 1. Focus and awareness: At first we build the foundation, by teaching essential minfulness practices to increase focus and awareness. The goal is to learn how to focus the mind and develop an awarenness of yourself and what is going on around you.
- 2. Mental strategies: Secondly, we enable employees to build on this and get to change their neurological patterns of behaviour: learning to be more patient, to be more kind, to have more creativity.
- 3. Daily work: The last step is dedicated to practical application of these skills on typical

office tasks, such as dealing with emails, managing meetings, setting priorities, in our communications and so on.

> "I have slowed down, but get more done" "We are becoming

> > better human

beings"

How can companies measure the benefits and the results of their investment in mindfulness?

It is very important to approach mindfulness in a scientific and corporate way. Apart from mounting research on the benefits on our brain and health, we have established partnerships with leading research organisations to shed light on the impact on organisational performance.

Research is key to creating the **business case for mindfulness** at work, by enabling companies to measure results and assess the benefits of implementing such initiatives.

It is particular important when getting started: companies can define a pilot initiative that can be evaluated as a basis to scale up the initiative.

Based on your experience, what are the mistakes to avoid?

I would say to not start without making sure that leaders are fully on board. Secondly, I would recommend defining a programme that is aligned to the corporate culture and the company's objectives, and not just to run any meditation course disconnected from the job reality. This

Inspirational speakers

Learn about mindfulness with Rasmus Hougaard





would help overcome resistance within the company.

Is mindfulness at work about to replace traditional meditation practices?

Absolutely not, they are not in contradiction but rather complementary.

Of course it is essential to learn to meditate but we can add value by applying meditation to the way we are working, our daily lives and the little events we go through every day at the office that could make us stressed and angry. Example of Evaluation results from a global law firm lawyers and partners:

- 45% increased focus
- 35% improved effectiveness
- 34% better work-life balance
- 17% more engagement
- 35% decreased stress and
- 18% decreased multitasking.

Additional Sources

The Potential Project website: http://potentialproject.com/home/ Harvard Business Review, How to practice mindfulness throughout your work day, by Rasmus Hougaard and Jacqueline Carter Unleashing performance and wellbeing through mindfulness, Rasmus Hougaard and Manish Chopra

Inspirational speakers

A fascinating journey into the brain with Etienne van der Walt Towards Lifeworking with Jamie Anderson Learn about mindfulness with Rasmus Hougaard

Best practice from top employers

Exchange of best practice and experiences is essential to foster mutual learning and enhance our understanding of challenges ahead. We would like to particularly thank the speakers of our break-out sessions for sharing their expertise with GEB Forum attendees.

This article focuses on global employee benefits programmes. We learned how some of the leading companies attending the Forum have been able to identify and implement the best approach to coordinate their employee benefits programmes across countries. Below you can find key highlights on challenges identified, and on creative solutions to address them.

Why global benefits management?

Donna Martin, Director Compensation and Benefits EMEA at **Amex Global Business Travel** (GBT), pointed out potential advantages of switching to an international approach:

- Pooling more limited local resources in order to achieve economy of scale and greater buying power
- Gaining visibility and coordination to enhance management (ie. oversight of suppliers, contracts and administration)
- Aligning benefits to long term strategy and the Company's total rewards philosophy to create market competitive benefits programmes which are relevant to employees.

Reducing costs, increasing efficiency through scale and boosting service quality across countries are among the objectives of the **Deutsche Post DHL** (DPDHL) global employee benefits programme, implemented via a captive arrangement.

Can a global framework help enhance quality and innovation?



"As an internal service provider, we define DPDHL entities around the world as our internal clients. As participation within the DHL benefits programme is not mandatory, we focus on meeting the businesses' needs by providing best in class services and products at competitive cost levels while simultaneously promoting innovation in the form of Health & Wellbeing" says Coraline Delpeuch (Manager, Corporate Risk Benefits at DPDHL).

The DPDHL employee benefits captive provided a vehicle to devise an **innovative global Health and Wellbeing** (H&W) programme. Coraline unveiled the adventure behind it.





The company faced urgent common business issues across geographies such as:

- Demographic trends and ageing population
- Increased incidence and prevalence of chronic disease
- Medical inflation at double digits rates in many countries.

These trends represented a call for action: "We realised that addressing these needs create value in terms of significant cost savings, but also non-monetary value (such as increased performance and employee engagement) and company positioning as employer of choice".

How to select the best approach? "We felt the need to understand, go further and beyond...The starting point of our business process is GEB medical reports as they allow us to identify top health cost drivers per country based on Top 5 to 10 diagnosis. With this insight we can suggest tailor made local H&W initiatives to tackle the underlying causes in a specific employee population, hence to reduce the associated claim costs".

How to get local companies involved? "We had to be creative in finding a solution, which includes a financial incentive as well as a suite of materials to motivate them as well as to provide them with the needed resources to start offering H&W initiatives to their employees. Local HR managers are highly involved in the local execution and monitoring via a point structure that establishes a performance based health ranking and financial discounts system".

How to roll-out a global programme and

how to balance global consistency with local insight?

SAP shared its experience in rolling out a global approach to the company's **Employee Assistance Programmes (EAPs)** and **Business Travel Assistance (BTA)** offering.

Guido Hakenes (Global Benefits Delivery Manager at SAP) discussed about the need for global consistency and standard quality in the delivery of EAPs: "We felt that every employee globally should have access to EAPs to cope with problems they may face and get help promptly when they need it".

The starting point was to map out the status quo and to identify countries where a local offer was already in place versus countries where no resources were available.

The next step was to define common directions from the central level by establishing a global framework that:

- Can be directly executed in countries where no offering is in place
- Offers countries with national versions the choice to join the global programme or remain on local and self-managed contracts
- Aims at providing a consistent quality/ experience in a global basic offering, leaving to countries the option to add buy-up services.

Building a framework at global level favours dialogue and the opportunity to identify mutual advantages. "Though we provide a set of incentives, we ultimately leave to the national company the decision on what works best for their employees".

The future of employee benefits



Exchange of best practice and experiences is essential to foster mutual learning and enhance our understanding of challenges ahead. We would like to particularly thank the speakers of our break-out sessions for sharing their expertise with GEB Forum attendees.

In this article we collect insight shared during the sessions on main trends that are reshaping the future of employee benefits.

What is the impact of **data analytics** and **digitisation** on managing employee benefits?

Big Data is broadening the horizon of the insurance industry and opening up new opportunities to cater to employees.

Only few years ago our approach to data was

mainly focused on financial reporting, today it is all about **prevention**. The insurance role is shifting from loss & refund to proactive risk management and preventive services.

Among the main expectations that emerge from the market:

- Simplification: Providers are called to help simplify administration and reduce complexity
- New products: Privileged access to data enables to improve existing products and develop new products and services
- Privacy: Insurance providers are expected to act as reliable and trusted partner in putting privacy and confidentiality at the core of their business.



Highlights from the break-out sessions Best practice from top employers The future of employee benefits

The future of employee benefits

What is the impact of employee benefits digitisation on **HR strategies**?

- Better administration via: automatized processes; increased visibility and understanding which translate in better decision-making; and stronger evaluation which results in opportunities for improvement
- New employee experience with more frequent contacts and real time support: employees are online and they expect to receive access anytime and anywhere to relevant information and assistance
- New products to formulate competitive benefits offering that add value to a company's reward proposition. Examples include: wellness programmes, voluntary benefits and flexible benefits for different generations
- A consistent strategy that creates value not only in terms of significant cost savings but also for the not-monetary return on investment in terms of appreciation, engagement and retention.

Digitisation still needs to be combined with best in class personal advice when it is about managing people.

Do benefits contribute to the **company's brand?**

 Benefits become an integral part in the company's identity and culture, and contribute to drive higher engagement and trust from employees

- Making employees feel they are taken care of lead companies to adopt a holistic approach to their wellbeing, in and out of the office space
- Employers engage with a wider range of needs including healthy food, parenting support and work-life balance.

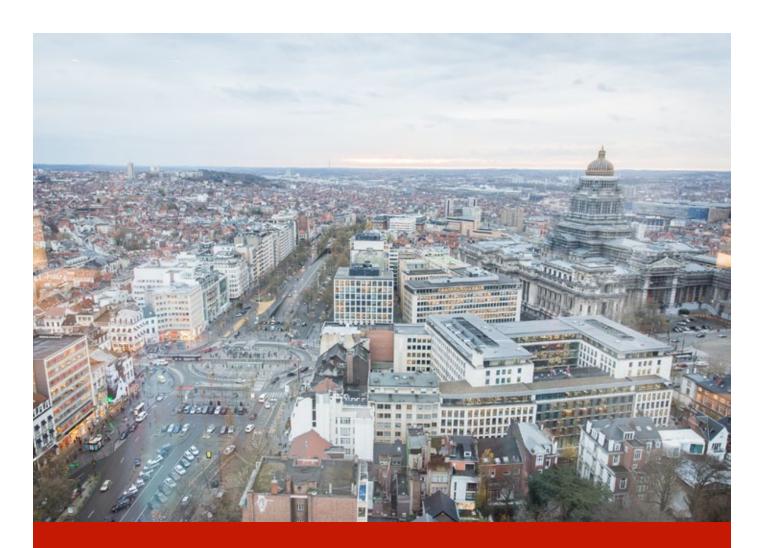
Are top employers right in investing in their culture? See <u>neuroscience answer</u> in our interview with keynote speaker Etienne van der Walt.

Data-driven decisions: The case for **wellness**:

- According to the United Nations International Labour Organisation (ILO): 4% of the world's annual GDP is lost as a consequence of occupational diseases and accidents (about €556 billion for Europe)
- Demographic trends and the spread of chronic diseases challenge employers worldwide
- Stress, lack of physical activity and obesity are top workforce issues globally
- Our workforce is ageing: we need to sustainably ensure longer and productive working lives while tackling rising health costs
- Employers are looking into ways to support a healthier workforce, driving a lower demand for care and increasing productivity and engagement
- Actionable data can make a difference: by correctly identifying cost drivers in a specific employee population, employers can identify targeted initiatives to mitigate health risks and improve the wellbeing of their employees.







3 Days 33 Speakers 300 attendees Over 60 countries 48% in EU 52% rest of the world

In a snapshot The Forum by numbers GEB Forum Social Story In the press

GEB Forum Social Story



What happened during the 3-day event and what were the comments and resources shared on the social media landscape?

You can find the live coverage & social story of the event <u>here</u>.



In a snapshot The Forum by numbers GEB Forum Social Story In the press

In the press



We celebrated GEB Forum and GEB 50th anniversary with our media partners. You can read more about global employee benefits, from lessons learned to future trends in a selection of links provided below

Staff Motivation Employee Engagement

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Professor Jamie Anderson, a business strategist and educator renowned for his work on leadership and strategic innovation, recently spoke at the GEB Forum 2016.



Captive Insurance Times

Leadership and success: tips for HR

Rewards and Employee Benefits

Associations (REBA)

November 2016 Page 36



loyee benefits programmes: what has worked well, what makes them successful and what we should expect ahead

Global Programmes Report 2017

Page 27

everal factors explain the trend to align employee benefits programmes to a company's global business strategy. On one side, employee benefits (protection from risk and medical play a key role in human resources ent and, in an era of augmented ility, they enhance a company's tille and impact on the community. her, rising costs and regulatory com ake it imperative for multinationals to ser look at benefits performance and orldwide.



Damian Root' diverse career path led erail's UK branch in 2000. He worked of group risk contracts for two years, the international team. After having th ales for the GEB regi nal office. C

When considering to mill-out a employee benefits programme, com have to select the best option among available in the market, which include p and captive arrangements, but not on important to note that international so tend to be designed around the needs (client, to best fit each company's strate its international growth objectives. A multinational pool is a financial

combining the experience of several em benefit policies for entities of a multin corporation around the world into a c

Zaniboni of Generali talks about what has changed and what is about to happen with em benefits and captives

Employee Benefits Report 2017

Page 11

he second half of the '90s ee benefits entered the et, traditionally reserved to casualty risks. launch of our first captive 1994, we have been able grow our client base to the leader in this field. We mand for funding employee captive keeps increasing. more companies investigat-



Vittorio Zaniboni has been working for Generali for almost 20 years. He started his career as a junior actuary in the head office of Generali in Trieste in 1996. He then joined GEB headquarters in Brussels in 1998 where he pursued a successful coreer as actuary, head of reinsurance, chief actuary, and chief

now as our expertise in inter insurance greatly helped in stage to understand how to ad risk management philosophis to employee benefits, with t requirements and dynamics.

How did the collaborati fronting networks and captiv look like at that time? Back then, access to loca

capabilities was key, and our

In a snapshot The Forum by numbers GEB Forum Social Story In the press

Back to main index

16





Wherever we are, whatever we do, our mission remains the same:

Caring for each other is the best way to improve and protect the fuure of humanity.

Together we care.

Generali Employee Benefits wishes you a happy 2017.





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